

Information to identify the case:

Debtor 1	<u>Michael A. Caruso</u>	Social Security number or ITIN	xxx-xx-2244
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Trisha C. Caruso</u>	Social Security number or ITIN	xxx-xx-9150
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-20503-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael A. Caruso
dba Kingston Creations, LLC

Trisha C. Caruso
aka Trisha Castellante, dba Kingston Creations,
LLC

1/29/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael A. Caruso
Trisha C. Caruso
Debtors

Case No. 20-20503-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jan 29, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael A. Caruso, Trisha C. Caruso, 835 Kingston Dr., Cherry Hill, NJ 08034-1835
cr	+ QUICKEN LOANS, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518955027	+ Carol Castellante, 774 Thornwood Dr., Mount Laurel, NJ 08054-1817
518989742	+ Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
518955034	+ Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
518955035	+ Experian, PO Box 4500, Allen, TX 75013-1311
518955036	+ Fed Loan Servicing, Pob 60610, Harrisburg, PA 17106-0610
518955037	+ Global Holdings LLC, 4343 S. 118th E. Ave., Suite 220, Tulsa, OK 74146-4402
518966144	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518979703	+ Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518955043	+ Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
518971185	+ QUICKEN LOANS, LLC, QUICKEN LOANS, LLC, BANKRUPTCY TEAM,, 635 WOODWARD AVE., DETROIT MI 48226-3408
518960323	+ Robert J. Davidow, Esq., Phelan Hallinan Diamond & Jones, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518955048	+ State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518955055	+ TransUnion, PO Box 2000, Chester, PA 19016-2000
518955056	+ Wf/tempur, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJDMARCHAND.COM	Jan 30 2021 02:13:00	Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 29 2021 21:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jan 29 2021 21:54:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518955026	+ Email/Text: backoffice@affirm.com	Jan 29 2021 21:56:00	Affirm, Inc., Attn: Bankruptcy, Po Box 720, San Francisco, CA 94104-0720
519074095	EDI: BL-BECKET.COM	Jan 30 2021 02:13:00	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518955032	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 29 2021 21:52:00	Citizens Bank, 1 Citizens Dr, Riverside, RI 02915
518955029	+ EDI: CITICORP.COM	Jan 30 2021 02:13:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518955030	EDI: CITICORP.COM	Jan 30 2021 02:13:00	Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
518955031	+ EDI: CITICORP.COM	Jan 30 2021 02:13:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Jan 29, 2021

Form ID: 318

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518955033	+ EDI: DISCOVERPL	Jan 30 2021 02:13:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
518961559	+ EDI: DISCOVERPL	Jan 30 2021 02:13:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
518955038	+ EDI: IIC9.COM	Jan 30 2021 02:13:00	IC System, Inc., Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
518955039	+ EDI: IRS.COM	Jan 30 2021 02:13:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518955028	EDI: JPMORGANCHASE	Jan 30 2021 02:08:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518955040	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 29 2021 21:53:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
518955041	+ EDI: NAVIENTFKASMSERV.COM	Jan 30 2021 02:13:00	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
518955042	+ EDI: NAVIENTFKASMSERV.COM	Jan 30 2021 02:13:00	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes Barre, PA 18773-9640
518961310	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jan 29 2021 21:52:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
518955045	+ Email/Text: bankruptcyteam@quickenloans.com	Jan 29 2021 21:55:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-1906
518955046	+ EDI: STFM.COM	Jan 30 2021 02:13:00	State Farm Bank, Attn: Bankruptcy, Po Box 3298, Milwaukee, WI 53201-3298
518955047	+ EDI: STFM.COM	Jan 30 2021 02:13:00	State Farm Financial S, Attn: Bankruptcy, 1 State Farm Plaza, Bloomington, IL 61710-0001
518955049	+ EDI: STF1.COM	Jan 30 2021 02:13:00	Suntrust, Attn: Bankruptcy, Mail Code VA-RVW-6290 PO Box 85092, Richmond, VA 23285-5092
518955050	+ EDI: STF1.COM	Jan 30 2021 02:13:00	Suntrust Bk, Po Box 85526, Richmond, VA 23285-5526
518955051	+ EDI: RMSC.COM	Jan 30 2021 02:08:00	Syncb Best Buy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518955052	+ EDI: RMSC.COM	Jan 30 2021 02:08:00	Syncb/Paypal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518955053	+ EDI: RMSC.COM	Jan 30 2021 02:08:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518955138	+ EDI: RMSC.COM	Jan 30 2021 02:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518955054	+ EDI: RMSC.COM	Jan 30 2021 02:08:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
518970629	EDI: WFFC.COM	Jan 30 2021 02:13:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518955044		Noah Caruso

District/off: 0312-1

User: admin

Page 3 of 3

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TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2021 at the address(es) listed below:

Name	Email Address
Daniel L Reinganum	on behalf of Debtor Michael A. Caruso DanielR@McDowellLegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com
Daniel L Reinganum	on behalf of Joint Debtor Trisha C. Caruso DanielR@McDowellLegal.com tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis on@mcdowelllegal.com;cgetz@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joseph Marchand	jdmarchand@comcast.net jmarchand@comcast.net;jmarchand@ecf.axosfs.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5